

Exhibit K

Heter Iska

THIS AGREEMENT made this _____ day of **JANUARY, 2019**

TEANECK PLAZA VENTURES LLC, as to PARCEL 1 and LENOX TEMPLE LLC, as to PARCEL 2 BY: SETH LEVINE do/does hereby state that I/we received from

J & J CAPITAL REALTY ASSOCIATES LLC, the Investor,

the sum of **EIGHT HUNDRED TWENTY FIVE THOUSAND (\$825,000.00) DOLLARS**

to be returned on _____ day of _____, 20____, which shall be used in the form of a joint business venture.

All of the profits that we may earn as a result of the said **EIGHT HUNDRED TWENTY FIVE THOUSAND (\$825,000.00) DOLLARS**, which is to be used in the business venture, shall be divided equally i.e. fifty (50%) percent shall inure to the benefit of ourselves with the other fifty (50%) percent going to the financier, **J & J CAPITAL REALTY ASSOCIATES LLC**.

The same shall apply to any losses incurred in the above business venture. In the event that there is a loss, the only way that the matter may be proven will be through the sole basis of having testimony of two reliable and trustworthy witnesses as determined by **JEWISH LAW**.

It is agreed, however, between all parties that in lieu of **J & J CAPITAL REALTY ASSOCIATES LLC** share of the profits, **J & J CAPITAL REALTY ASSOCIATES LLC** herein shall accept our payment of **TWENTY (20%) PERCENT** annually, which shall be paid in **TWELVE (12) equal MONTHLY** installments. Based on the acceptance of the said amount the financier shall have no claim against us even if the actual profit is higher than the amount stated above. This agreement is in effect until the whole principle is returned. In consideration for my/our efforts, we have received the sum of \$1.00, receipt of which is hereby acknowledged.

All other profit-making assets of ours are to be conceded liable for the above-mentioned monies.

It is further agreed that all conditions and terms contained in this contract shall supersede any and all contracts entered into between the same parties and may be signed in counter parts.

Signed this _____ day of **JANUARY, 2019**

We agree to all the above-mentioned terms and conditions:

Borrower(s):



**TEANECK PLAZA VENTURES LLC, as to PARCEL 1
BY: SETH LEVINE**



**LENOX TEMPLE LLC, as to PARCEL 2
BY: SETH LEVINE**